

CONDENSED STATEMENT OF CONDITION OF VERMONT AND NATIONAL FINANCIAL INSTITUTIONS DOMICILED IN THE STATE OF VERMONT
AS OF DECEMBER 31, 2013 (000 OMITTED)

INSTITUTION	CASH & DUE FROM BANKS	TREASURY & AGENCY OBLIGATIONS	OTHER SECURITIES	LOANS & DISCOUNTS	OTHER ASSETS	TOTAL RESOURCES	DEMAND DEPOSITS	SAVINGS & TIME DEPOSITS	OTHER LIABILITIES	SUBORDINATED NOTES & DEBENTURES	CAPITAL STOCK	SURPLUS & UNDIVIDED PROFITS
2 MUTUAL FINANCIAL INSTITUTIONS												
BRATTLEBORO SAVINGS & LOAN	\$8,288	\$0	\$2,041	\$158,991	\$12,909	\$182,229	\$20,778	\$125,801	\$20,589	\$0	\$0	\$15,061
WELLS RIVER SAVINGS BANK	\$12,721	\$0	\$42,945	\$88,396	\$11,016	\$155,078	\$24,492	\$108,653	\$1,784	\$0	\$0	\$20,149
SUB-TOTAL	\$21,009	\$0	\$44,986	\$247,387	\$23,925	\$337,307	\$45,270	\$234,454	\$22,373	\$0	\$0	\$35,210
5 INVESTOR FINANCIAL INSTITUTIONS												
THE MERCHANTS BANK	\$153,091	\$61,383	\$280,511	\$1,170,469	\$62,454	\$1,727,908	\$566,744	\$742,825	\$274,409	\$0	\$2,186	\$141,744
NORTHFIELD SAVINGS BANK	\$10,079	\$148,854	\$32,793	\$549,984	\$53,304	\$795,014	\$115,555	\$444,477	\$135,190	\$0	\$1	\$99,791
PASSUMPSIC SAVINGS BANK	\$43,464	\$24,323	\$56,717	\$412,118	\$57,542	\$594,164	\$72,902	\$417,986	\$34,514	\$0	\$0	\$68,762
PEOPLES TR. CO. OF ST.ALBANS	\$26,574	\$24,876	\$45,014	\$144,972	\$14,173	\$255,609	\$66,313	\$154,243	\$3,719	\$0	\$329	\$31,005
UNION BANK	\$53,702	\$22,656	\$31,049	\$486,383	\$29,159	\$622,949	\$91,672	\$461,403	\$18,806	\$0	\$200	\$50,868
SUB-TOTAL	\$286,910	\$282,092	\$446,084	\$2,763,926	\$216,632	\$3,995,644	\$913,186	\$2,220,934	\$466,638	\$0	\$2,716	\$392,170
TOTAL VT FINANCIAL INSTITUTIONS	\$307,919	\$282,092	\$491,070	\$3,011,313	\$240,557	\$4,332,951	\$958,456	\$2,455,388	\$489,011	\$0	\$2,716	\$427,380
5 NATIONAL FINANCIAL INSTITUTIONS												
THE BANK OF BENNINGTON, FSB	\$17,361	\$12,373	\$28,219	\$296,831	\$23,757	\$378,541	\$33,793	\$210,737	\$99,074	\$0	\$0	\$34,937
COMMUNITY NATIONAL BANK	\$24,962	\$23,908	\$50,850	\$443,228	\$43,142	\$586,090	\$27,359	\$466,140	\$31,254	\$0	\$350	\$60,987
FIRST NAT'L BANK OF ORWELL	\$2,300	\$0	\$0	\$45,760	\$1,789	\$49,849	\$12,262	\$29,805	\$3,621	\$0	\$50	\$4,111
LEDYARD NATIONAL BANK (1)	\$29,278	\$15,491	\$93,452	\$268,580	\$27,152	\$433,953	\$21,303	\$345,956	\$27,058	\$0	\$1,048	\$38,588
NAT'L BANK OF MIDDLEBURY	\$17,007	\$32,898	\$57,869	\$191,899	\$19,393	\$319,066	\$14,288	\$262,020	\$14,892	\$0	\$400	\$27,466
SUB-TOTAL	\$90,908	\$84,670	\$230,390	\$1,246,298	\$115,233	\$1,767,499	\$109,005	\$1,314,658	\$175,899	\$0	\$1,848	\$166,089
TOTAL ALL FINANCIAL INSTITUTIONS	\$398,827	\$366,762	\$721,460	\$4,257,611	\$355,790	\$6,100,450	\$1,067,461	\$3,770,046	\$664,910	\$0	\$4,564	\$593,469

(1) Financial data primarily derived from operations outside of the State of Vermont